



General Assembly

February Session, 2016

Raised Bill No. 5230

LCO No. 842



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

***AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR
FERTILITY PRESERVATION FOR INSURED DIAGNOSED WITH
CANCER.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2017*) (a) (1) Subject to the
2 limitations set forth in subsection (b) of this section, each individual
3 health insurance policy providing coverage of the types specified in
4 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general
5 statutes delivered, issued for delivery, renewed, amended or
6 continued in this state shall provide coverage for embryo, oocyte and
7 sperm cryopreservation procedures, in accordance with guidelines
8 established by the American Society of Clinical Oncology, for an
9 insured who is at least eighteen years of age and has been diagnosed
10 with cancer but has not started cancer treatment, including
11 chemotherapy, biotherapy or radiation therapy treatment.

12 (2) The coverage required under this section shall include expenses
13 for evaluations, laboratory assessments, medications and treatments
14 associated with the embryo, oocyte and sperm cryopreservation

15 procedures, but shall not include costs for initial or annual storage of
16 embryos, oocytes or sperm.

17 (b) Such policy may:

18 (1) Limit such coverage to an individual until the date of such
19 individual's fortieth birthday;

20 (2) Limit such coverage for a female insured to a lifetime benefit of
21 one procedure for either embryo cryopreservation or oocyte
22 cryopreservation; and

23 (3) Limit such coverage for a male insured to a lifetime benefit of
24 one sperm cryopreservation procedure.

25 Sec. 2. (NEW) (*Effective January 1, 2017*) (a) (1) Subject to the
26 limitations set forth in subsection (b) of this section, each group health
27 insurance policy providing coverage of the types specified in
28 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general
29 statutes delivered, issued for delivery, renewed, amended or
30 continued in this state shall provide coverage for embryo, oocyte and
31 sperm cryopreservation procedures, in accordance with guidelines
32 established by the American Society of Clinical Oncology, for an
33 insured who is at least eighteen years of age and has been diagnosed
34 with cancer but has not started cancer treatment, including
35 chemotherapy, biotherapy or radiation therapy treatment.

36 (2) The coverage required under this section shall include expenses
37 for evaluations, laboratory assessments, medications and treatments
38 associated with the embryo, oocyte and sperm cryopreservation
39 procedures, but shall not include costs for initial or annual storage of
40 embryos, oocytes or sperm.

41 (b) Such policy may:

42 (1) Limit such coverage to an individual until the date of such
43 individual's fortieth birthday;

44 (2) Limit such coverage for a female insured to a lifetime benefit of
45 one procedure for either embryo cryopreservation or oocyte
46 cryopreservation; and

47 (3) Limit such coverage for a male insured to a lifetime benefit of
48 one sperm cryopreservation procedure.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2017</i>	New section
Sec. 2	<i>January 1, 2017</i>	New section

Statement of Purpose:

To require health insurance coverage for fertility preservation for insureds diagnosed with cancer.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]